

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

THERESA WENZEL,

Plaintiff,

Case No.

-vs-

Hon.

**LIFE INSURANCE COMPANY
OF NORTH AMERICA,**
a Pennsylvania corporation,

Defendant.

CHARLES W. PALMER (P29271)
Attorney for Plaintiff
140 Elm Street
Wyandotte, MI 48192
(734) 284-5550
cpalmerpc@sbcglobal.net

COMPLAINT

Plaintiff, Theresa Wenzel by and through her attorney, Charles W. Palmer, P.C., says as follows:

1. Plaintiff is a resident of the City of Oxford, Oakland County, Michigan.
2. Defendant Life Insurance Company of North America is a Pennsylvania corporation which is doing business in Wayne County, Michigan.
3. This Court has jurisdiction pursuant to ERISA, 29 U.S.C. Section 1132 (e) and 28 U.S.C. Section 1131.
4. Venue in this Court is appropriate because the actions complained of herein occurred in the Eastern District of Michigan, Southern Division.

5. Plaintiff was the beneficiary of a long-term disability contract with defendant Life Insurance Company of North America.

6. Defendant has denied plaintiff's administrative appeals of its decision denying long-term disability benefits.

7. Plaintiff has exhausted all administrative remedies prior to bringing this action.

8. Plaintiff's claim seeks to recover benefits, enforce rights, including a clarified right to future benefits under 29 U.S.C. Section 1132 (a) (i)(B).

9. Defendant's denial of plaintiff's long-term disability benefits was arbitrary and capricious and is not supported by substantial evidence in the administrative record.

WHEREFORE, plaintiff requests this honorable court entered judgment for plaintiff against defendant for damages, including past, present and future long-term disability benefits, plus attorneys fee's pursuant to 29 U.S.C. Section 1132, and any other relief this Court deems equitable, just and proper.

Dated: June 24, 2016

Respectfully submitted,

/s/ Charles W. Palmer

CHARLES W. PALMER (P29271)
Attorney for Plaintiff

CERTIFICATION OF SERVICE

I hereby certify that on June 24, 2016, I electronically filed the foregoing Complaint with the Clerk of the Court using the ECF system.

/s/ Charles W. Palmer

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